



Your New 2021 Dental Plan

*Enjoy the same
great dental benefits –
now with even more
features and flexibility!*



Delta Retirees Looking Out For Delta Retirees

Your Smile, Your Choice



Delta Dental PPOSM & DeltaCare[®] USA HMO-type Plan

Insurance Trust for Delta Retirees offers you two dental plan options from Delta Dental.

Beginning January 1, 2021, Insurance Trust for Delta Retirees dental plans will be insured by Delta Dental.

Delta Dental serves more than 80 million Americans, protecting more smiles than any other dental insurance company, offering the largest network of dentists nationwide, quick answers and personalized service.

Each of our plans will continue to offer a combination of benefits so you can:

- ✓ Protect your smile and your health
- ✓ Enjoy peace of mind knowing you're covered
- ✓ Manage your dental expenses

Delta Dental PPO¹

This preferred provider plan offers the convenience and flexibility of visiting any licensed dentist, anywhere. Covered services are paid based on a percentage – for example, fillings are covered at 70%, so you pay the remaining 30%. Get the most plan value by choosing a Delta Dental PPO dentist. PPO network dentists complete claim forms for you and can help advise you on questions regarding your share of the payment. **With this new plan, you'll have access to two preventive cleanings per year when it is convenient for you, no need to wait 6 months between visits.**

DeltaCare USA

Our new HMO-type plan **will now be available to retirees in all 50 states** (*not available in Puerto Rico*), where you'll have your choice of skilled primary care dentists from the DeltaCare USA network. Select a primary care dentist, who can coordinate any needed referrals to a specialist.² Covered services provided by your DeltaCare USA dentist have preset copayments (dollar amounts), which are listed in your plan booklet. There are no maximums or deductibles.³

Find your Delta Dental Network Dentist for 2021



PPO Plan

Make the most of your benefits by using a network dentist. To look up your dentist in the network:

1. Go to deltadentalins.com/ITDR
2. Enter your location
3. Select Delta Dental Premiere as your network

Questions? Call Delta Dental:
855-251-0971 8A-8P EST

Delta Care USA HMO-type Plan

This plan requires you to have a primary care dentist. In late December, you will receive a letter assigning you the network dentist closest to your home. After January 1, you may change this dentist to another in the network if you prefer. To find network dentists near you:

1. Go to deltadentalins.com/ITDR
2. Enter your location
3. Select the DeltaCare USA network

Questions? Call Delta Dental: 855-370-4069 8A-9P EST

Compare Plan Features

| | Delta Dental PPO | DeltaCare USA HMO-type Plan |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Can I go to any dentist? | You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist. | You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits. ² |
| What procedures are covered? | Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost. | Your plan covers over 300 procedures, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, has low or no copayments. |
| Are there deductibles and maximums? | Yes, the plan has a \$60 annual deductible and a \$2,000 annual maximum benefit. | No, there are no annual deductibles or maximums. ⁴ |
| What happens if I need to see a specialist? | You do not need a referral from your dentist. | Contact your DeltaCare USA primary care dentist to coordinate your referral. ⁵ |
| What is my out-of-network coverage? | You can visit any licensed dentist. | You have a limited benefit to go out of network for emergency care. |
| How do I change my dentist? | You can change your dentist at any time without contacting us. | You can change your selected or assigned primary care dentist online or by telephone. ⁶ |
| Do I need to fill out claim forms? | If you visit a Delta Dental dentist, the dental office will file the claim for you. If you go to a non-Delta Dental dentist, you may have to submit the claim yourself. | There are generally no claim forms under your plan. ⁷ |

Learn more about your new dental plans: visit www.itdr.com and view benefit summaries under "Enroll Now", "2021 Benefits" or call Delta Dental:

- ✓ Delta Dental PPO **855-251-0971 8A-8P EST**
- ✓ Delta Dental HMO **855-370-4069 8A-9P EST**

- 1 In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.
- 2 In WY, you do not need to select a primary care dentist, but you must visit a network dentist to receive benefits. In the following states, you can maximize your savings when you visit a network dentist, although you may visit any licensed dentist and receive out-of-network coverage: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT. Refer to your plan booklet for details about your out-of-network benefits.
- 3 Refer to your plan booklet for more information about covered services, deductibles and maximums.
- 4 In AK, CT, ND and SD, you have an out-of-network calendar year maximum of \$500 when you visit an out-of-network dentist.
- 5 Most services not performed by your primary care dentist must be authorized by Delta Dental. In some states, specialty care benefits are only available for services performed by an in-network specialist. Refer to your plan booklet for details.
- 6 In the following states, you can change your dentist any time without contacting Delta Dental: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT, WY.
- 7 You may have to complete a claim form if you visit an out-of-network dentist, such as for limited emergency treatment or in the following states: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT.

PRODUCT ADMINISTRATION

DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA - Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.



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www.ITDR.com